IN THE DRAWINGS

The attached sheets of drawings, included herewith as Appendix II, include changes to Figures 1-6. These sheets, which include sheets 1/5-5/5, replace the original sheets including Figures 1-6. Figures 1-6 have been amended to conform the drawings to 37 C.F.R. 1.84 and 37 C.F.R. 1.121(d). As such, the drawings have been amended such that the lines are no longer rough and blurred. As the amendments are merely technical in nature, no new matter has been added by these amendments.

Attachments: Five replacement sheets, wherein sheet 1/5 contains Replacement Figure 1, sheet 2/5 contains Replacement Figure 2, sheet 3/5 contains Replacement Figure 3, sheet 4/5 contains Replacement Figure 4, and sheet 5/5 contains Replacement Figures 5 and 6.

307952.1 5

REMARKS

Claims 1-20 are pending in the present application. Claim 1 is amended, and Claims 2-20 are cancelled, leaving Claim 1 for consideration upon entry of the present Amendment. The "Title" section of the Specification is amended to more properly characterize the invention. Figures 1-6 are amended to overcome the Examiner's objection to the figures. Claim 1 is amended to incorporate the limitations of dependent Claims 5-7, and, as such, no new matter is added to amended Claim 1. Additionally, the amendment made to the "Title" section is fully supported by the Specification as originally filed. Furthermore, Figures 1-6 are amended merely to correct the roughness and blurriness of the lines, and, as such, no new matter is introduced into the amended figures. Reconsideration and allowance of the claims is respectfully requested in view of the above amendments and the following remarks.

Objection Regarding Applicants' Correspondence Address

In response to the requirement under 37 CFR 1.33(a) that Applicants provide a correspondence address, Applicants have provided a Correspondence Address form signed by the attorney of record, which is included herewith as Appendix I.

Objection to the Title

Applicants have amended the Title to reflect that the card holder is of the accordion file type.

Objection to the Drawings

The Examiner has objected to the drawings arguing that the lines are rough and blurred. Applicants, therefore, have amended the drawings as described above. As no new matter has been incorporated into the amended drawings, and the drawings are in compliance with 37 CFR 1.84, Applicants request reconsideration and withdrawal of this objection. Applicants further assert that they will file formal drawings if necessary should a Notice of Allowance be issued.

307952.1 6

Claim Rejections Under 35 U.S.C. § 103(a)

Claims 13, 14, 19, and 20 stand rejected under 35 U.S.C. § 103(a) as allegedly unpatenable over U.S. Publication No. 2001/0027834 to Southwick ("Southwick"). Claims 1-6, 8-10, 17, and 18 stand rejected under 35 U.S.C. § 103(a) as allegedly unpatenable over Southwick in view of Japanese Patent No. JP 2000308510 to Shimizu ("Shimizu"). Claims 11, 12, 15, and 16 stand rejected under 35 U.S.C. § 103(a) as allegedly unpatenable over Southwick in view of Shimizu and further in view of Japanese Patent No. 11266917 to Kojima ("Kojima"). Applicants have cancelled Claims 2-6 and 8-20, thereby making these claim rejections moot, and have amended Claim 1 to incorporate the limitations of Claims 5-7, thereby making the rejection of Claim 1 moot.

Claim 7 is objected to but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Applicants have cancelled Claim 7, and have amended Claim 1 to incorporate all of the limitations of Claim 7 and its corresponding intervening claims. Applicants, therefore, respectfully request reconsideration and allowance of Claim 1.

In light of the foregoing amendments and remarks, reconsideration by the Examiner is respectfully requested. It is believed that the foregoing amendments and remarks fully comply with the Office Action and that the claims herein should stand allowable.

Respectfully submitted,

DOHERTY, WALLACE, PILLSBURY &

MURPHY, P.C.

Deborah A. Basile

Registration No. 35,439

Customer No. 42,325

Date: June 16, 2006

Attachments

7